

Certificate Number: 03088-PAE-DE-032494302

Bankruptcy Case Number: 19-11511



03088-PAE-DE-032494302

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 24, 2019, at 1:04 o'clock PM CDT, Carlos Caraballo completed a course on personal financial management given by telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: March 25, 2019

By: /s/David Nungesser for Elizabeth Lugo

Name: Elizabeth Lugo

Title: Counselor